

(Official Form 1) (12/03)

FORM B1		United States Bankruptcy Court Northern District of Illinois		Voluntary Petition															
Name of Debtor (if individual, enter Last, First, Middle): Knowles, Daniel R.		Name of Joint Debtor (Spouse) (Last, First, Middle): Knowles, Tammy L.																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): f/k/a Tammy L Knoth																	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-6473		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-2876																	
Street Address of Debtor (No. & Street, City, State & Zip Code): 834 S. Lake Street Mundelein, IL 60060		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 834 S. Lake Street Mundelein, IL 60060																	
County of Residence or of the Principal Place of Business: Lake		County of Residence or of the Principal Place of Business: Lake																	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																	
Location of Principal Assets of Business Debtor (if different from street address above):																			
Information Regarding the Debtor (Check the Applicable Boxes)																			
Venue (Check any applicable box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. 																			
Type of Debtor (Check all boxes that apply) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ 			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <ul style="list-style-type: none"> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 																
Nature of Debts (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business 			Filing Fee (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) <p>Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>																
Chapter 11 Small Business (Check all boxes that apply) <ul style="list-style-type: none"> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) 																			
Statistical/Administrative Information (Estimates only) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors. 																			
Estimated Number of Creditors		1-15	16-49	50-99	100-199														
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
200-999																			
<input type="checkbox"/>																			
Estimated Assets <table border="0"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000 to \$100 m</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100 m	<input checked="" type="checkbox"/>	<input type="checkbox"/>					
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U.S. Bankruptcy Court Northern District Of Illinois Filed: 10/22/2004 Time: 16:47:17 Debtor: DANIEL R KNOWLES Case: 04-39498 Fee : 194 Chapter: 13 Rec. # : 31.07728 Judge: A Benjamin Goldgar 341 mtg: 12/07/2004 @ 1:00:00AM ConfHrg: 12/17/2004 @ 1:00:00AM Trustee: GLENN STEARNS																			
 1:04BK39498-BK001																			

Voluntary Petition (This page must be completed and filed in every case)		Page <u>1</u> of <u>1</u> Debtor(s): Knowles, Daniel R. Knowles, Tammy L.	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: Northern District of Illinois, Eastern Division	Case Number: 00-24272	Date Filed: 8/18/00	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>			
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>			
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>			
<p>Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No </p>			
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>			
<p>Printed Name of Bankruptcy Petition Preparer</p>			
<p>Social Security Number (Required by 11 U.S.C. § 110(c).)</p>			
<p>Address</p>			
<p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p>			
<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>			
<p>X Signature of Bankruptcy Petition Preparer</p>			
<p>Date</p>			
<p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			
<p>X Signature of Authorized Individual</p>		<p>Printed Name of Authorized Individual</p>	
<p>Title of Authorized Individual</p>		<p>Date</p>	

Advertiser Network
236 W. State Route 173
Antioch, IL 60002

Allied Interstate
P.O. Box 361445
Columbus, OH 43236

American General Finance
463 N. Lake Street
PO Box 604
Mundelein, IL 60060

Aspire
Attn: Bankruptcy
P.O. Box 105341
Atlanta, GA 30348

Associated Neurology, S.C.
Drs. Levin, Grobman, Levin
1900 Hollister Drive, Suite 250
Libertyville, IL 60048-5233

Bally's Total Fitness
12440 Imperial Hwy, Ste 300
Norwalk, CA 90650-8309

BMG Music
P.O. Box 91501
Indianapolis, IN 46291-0009

Check Recovery Systems
for Dominicks
P.O. Box 45405
Los Angeles, CA 90045-0405

Condell
c/o Certified Services
PO Box 177
Waukegan, IL 60079

Condell Acute Care Centers
36866 Eagle Way
Chicago, IL 60678

Condell Medical Center
900 Garfield Avenue
Libertyville, IL 60048

Dr. Suzanne Battaglia
437 N. Lake Street
Mundelein, IL 60060

EHN Medical Group
c/o Van Ru Credit Corp
10024 Skokie Blvd. #3
Skokie, IL 60077

Evanston Northwestern Healthcare
Professional Business Office
Dept. 77-9532
Chicago, IL 60678-9532

Evanston Northwestern Healthcare
Hospital Billing
23056 Network Place
Chicago, IL 60673-1230

First National Bank of Marin
c/o ars
1699 Wall Street Suite 300
Mount Prospect, IL 60056

Household Auto Finance
POB 17548
Baltimore, MD 21297-1548

KCAFS
piggly Wiggly
PO Box 53
Geneva, IL 60134

Loyola University Medical Center
2160 South First Avenue
Maywood, IL 60153

Medco Health
255 Phillip Road
Columbus, OH 43228

North Shore Oncology
1800 Hollister #112
Libertyville, IL 60048

Northwester Illinois Collection
PO Box 287
Waukegan, IL 60079

Novadebt
225 Willowbrook Road
Freehold, NJ 07728

Paul Lawent
330 S. Wells Street
Chicago, IL 60606

Payday Loan Corp. Of Illinois
100 West Randolph
Chicago, IL 60601

Professional Account Management, In
Collection Servics Division
P.O. Box 391
Milwaukee, WI 53201-0391

Quest Diagnostics
P.O. Box 64804
Baltimore, MD 21264-4804

SBC Ameritech
Bill Payment Center
Chicago, IL 60663

Scott Miller
890 Garfield Avenue
Suite 206
Libertyville, IL 60048

Swiss Colcny
1112 7th Avenue
Monroe, WI 53566

Talk America
c/o NCO Financial
1804 Washington Blvd.
Baltimore, MD 21230

**United States Bankruptcy Court
Northern District of Illinois**

In re **Daniel R. Knowles**
Tammy L. Knowles

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Debtor(s)

Case No.
Chapter

13

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: _____ 0

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **October 21, 2004**

Danielle Kwon
Danielle Kwon

Daniel R. Knowles

Signature of Debtor

Date: **October 21, 2004**

Tammy L. Knowles
Tammy L. Knowles

Temporary Knowledge

Family E. Knowles

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.


Debtor's Signature

Joint Debtor's Signature

October 21, 2004

Date

Case Number

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) CHAPTER 13
)
Daniel R. Knowles,) NO.:
Tammy L. Knowles,)
Debtors.)

DISCLOSURE OF FEES UNDER RULE 2016(b)

I certify that I am the attorney for said Debtor(s) and that the compensation paid or promised me for the services rendered or to be rendered in connection with said case is as follows:

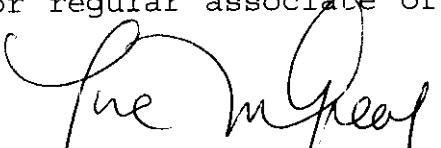
\$ 0.00 paid to date;

\$ 2200.00 to be requested at the hearing on attorneys fees to be held at the time of the confirmation hearing;

The source of the compensation paid or to be paid is Debtor(s)' funds; (Debtors have entered into the rights and responsibilities fee agreement option A);

I have not shared or agreed to share such compensation with any other person, outside member or regular associate of my law firm, without exception.

Date: October 22, 2004

BY: 
LORRAINE M. GREENBERG & ASSOCIATES

LORRAINE M. GREENBERG & ASSOCIATES
20 East Jackson, Suite 800
Chicago, Illinois 60604
(312) 408-0007
ARDC No.: 03129023